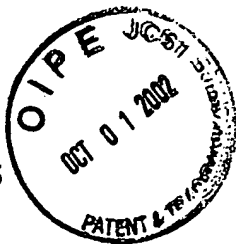


TRO4-BK25



PATENT APPLICATION

2876
#6
BT
10-11-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John F. Fairclough, et al.

Serial No.: 09/717,576

Filed: November 26, 2000

For: A SYSTEM AND METHOD FOR
VERIFYING, SETTLING, PRINTING
AND GUARANTEEING CHECKS AT A
REMOTE LOCATION

Examiner:

Group Art Unit: 2876

Irvine, California 92614

SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In compliance with the duty of disclosure as set forth in 37 C.F.R. § 1.56 and in conformance with 37 C.F.R. §§ 1.97(c) - 1.98, applicant wishes to bring to the attention of the United States Patent Examiner the following references which were disclosed during an official search for a co-pending PCT patent application:

U.S. PATENT DOCUMENTS

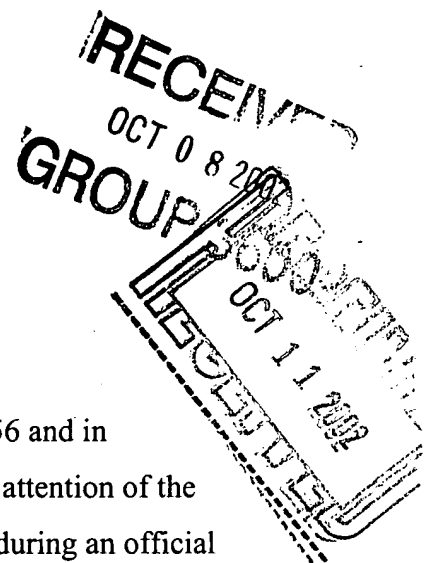
4,823,264
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Lee Mann Enterprises, "Instant Check How it Works," 1998 [online], [retrieved on 2002-03-29]. Retrieved from the Internet: <URL:www.instantcheck.com/how.htm>.

Yourfavorite.com, "CheckWriter," 2001 [online], [retrieved on 2002-04-12].
Retrieved from the Internet:
<<http://web.archive.org/web/200106161201...urfavorite.com/products/checkwriter.htm>>.

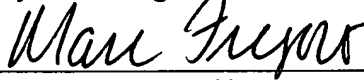
A Copy of the references are enclosed herewith and are listed on the attached PTO Form 1449.

The undersigned attorney hereby certifies that the references contained in the Information Disclosure Statement were cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

If the Examiner believes that a telephone interview would help further the prosecution of this case, he is respectfully requested to contact the undersigned attorney at the listed telephone number.

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231 on September 23, 2002

By: Marc Fregoso

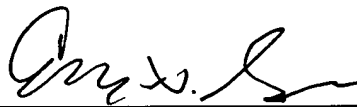


Signature

Date: September 23, 2002

Respectfully submitted,

PRICE AND GESS



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